

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM F. WILES, JR.  
BARBARA A. WILES  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:14-24159 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 23, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/15/2014 and confirmed on 3/2/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		115,279.50
Less Refunds to Debtor	2,160.92	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>113,118.58</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	4,691.78	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,691.78</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	59,755.57	0.00	59,755.57
	Acct: 9606				
	MIDFIRST BANK SSB*	2,065.16	2,065.16	0.00	2,065.16
	Acct: 9606				
	WELLS FARGO FINANCIAL NATIONAL BA	1,609.63	1,609.63	0.00	1,609.63
	Acct: 8242				
	PA STATE EMPLOYEES CU/PSECU	14,344.37	14,344.37	1,897.93	16,242.30
	Acct: XXXX L10				
					<b>79,672.66</b>

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM F. WILES, JR.	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM F. WILES, JR.	2,160.92	2,160.92	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	2,000.00	2,000.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	0.00	0.00	0.00	0.00
	Acct:				
	NISSAN-INFINITY LT DIV NMAC	7,663.86	7,663.86	0.00	7,663.86
	Acct: 7510				
	CONSUMER PORTFOLIO SVCS/CPS	0.00	11,262.06	0.00	11,262.06
	Acct: 0662				
	CONSUMER PORTFOLIO SVCS/CPS	0.00	0.00	0.00	0.00
	Acct:				
					<b>18,925.92</b>

Unsecured					
	DUQUESNE LIGHT COMPANY*	867.16	629.85	0.00	629.85
	Acct: 7620				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 4251				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7406				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 8178				
	CLEARVIEW FCU**	0.00	0.00	0.00	0.00
	Acct: 0525				
	CLEARVIEW FCU**	0.00	0.00	0.00	0.00
	Acct: 4276				
	EDFINANCIAL SERVICES O/B/O US DEPT	2,240.05	1,627.03	0.00	1,627.03
	Acct: 7618				
	PYOD LLC - ASSIGNEE	466.42	338.78	0.00	338.78
	Acct: 8989				
	PA AMERICAN WATER(*) AKA AMERICAN	235.01	170.70	0.00	170.70
	Acct: 5951				
	PEOPLES NATURAL GAS CO LLC - EQUIP	262.05	190.34	0.00	190.34
	Acct: 7620				
	QUANTUM3 GROUP LLC AGNT - MOMA F	6,186.34	4,493.36	0.00	4,493.36
	Acct: 5445				
	WELLS FARGO FINANCIAL NATIONAL BA	520.64	378.16	0.00	378.16
	Acct: 8242				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 7,828.22

TOTAL PAID TO CREDITORS

106,426.80

TOTAL

CLAIMED 7,663.86

PRIORITY 18,019.16

SECURED 10,777.67

Date: 03/23/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM F. WILES, JR.  
BARBARA A. WILES  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:14-24159 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
William F. Wiles, Jr.  
Barbara A. Wiles  
DebtorsCase No. 14-24159-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: vson  
Form ID: pdf900Page 1 of 2  
Total Noticed: 26

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Mar 27, 2020.

db/jdb  
cr +William F. Wiles, Jr., Barbara A. Wiles, 5272 Becky Drive, Pittsburgh, PA 15236-2621  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
cr Nissan Motor Acceptance Corporation, P.O. Box 660366, Dallas, TX 75266-0366  
13940009 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, PO Box 182676, Columbus, OH 43218-2676)  
13940004 Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420  
14048939 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
13940005 +Clearview Federal Credit Union, PO Box 71050, Charlotte, NC 28272-1050  
13940007 Duquense Light, PO Box 67, Pittsburgh, PA 15267-0001  
13940008 EDI Financial, PO Box 36008, Knoxville, TN 37930-6008  
13992445 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr.,  
Knoxville, TN 37922-2359  
14019033 +JPMorgan Chase Bank, National Association, Chase Records Center, ATTN: Correspondence Mail,  
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
14966669 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,  
Oklahoma City, OK 73118-6051  
13940010 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan Motor Acceptance, PO Box 371447, Pittsburgh, PA 15250)  
13970361 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366  
13940011 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
13940013 Peoples Gas, PO Box 371820, Pittsburgh, PA 15250-7820  
14025034 +Peoples Natural Gas Company, LLC, Equitable Gas Division, 375 North Shore Drive, Suite 600,  
Pittsburgh, PA 15212-5866, Attn: Dawn Lindner  
13940014 Sears, PO Box 6077, Sioux Falls, SD 57117-6077  
14044577 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14348388 +E-mail/Text: bankruptcy@consumerportfolio.com Mar 26 2020 04:54:35  
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
13940001 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 26 2020 04:45:35 Capital One,  
PO Box 71083, Charlotte, NC 28272-1083  
14050113 +E-mail/Text: kbarkley@bernsteinlaw.com Mar 26 2020 04:55:50 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
14002763 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 26 2020 05:07:42  
PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
14006849 +E-mail/Text: csc.bankruptcy@amwater.com Mar 26 2020 04:56:00 Pa. American Water,  
PO Box 578, Alton, IL 62002-0578  
13940012 E-mail/Text: bankruptcyntices@psecu.com Mar 26 2020 04:55:22  
Pennsylvania State Employees FCU, P.O. Box 67013, Harrisburg, PA 17106-7013  
14523216 E-mail/Text: bnc-quantum@quantum3group.com Mar 26 2020 04:52:50  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTAL: 7

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr JPMorgan Chase Bank National Association  
cr MidFirst Bank  
cr\* +Consumer Portfolio Services, Inc., P.O. Box 57071, Irvine, CA 92619-7071  
cr\* +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,  
Oklahoma City, OK 73118-6051  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13940002\* Capital One, PO Box 71083, Charlotte, NC 28272-1083  
13940003\* Capital One, PO Box 71083, Charlotte, NC 28272-1083  
13940006\* +Clearview Federal Credit Union, PO Box 71050, Charlotte, NC 28272-1050  
13940015 ##Wells Fargo, PO Box 660431, Dallas, TX 75266-0431

TOTALS: 3, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: vson  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Mar 25, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
Joseph P. Schalk on behalf of Creditor JPMorgan Chase Bank National Association  
jschalk@barley.com, sromig@barley.com  
Kenneth Steidl on behalf of Debtor William F. Wiles, Jr. julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Kenneth Steidl on behalf of Joint Debtor Barbara A. Wiles julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
rshearer@ecf.axosfs.com;rspclaw@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
William E. Craig on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10